

United States Bankruptcy Court
Northern District of Ohio

In re:
Ronnie L. McCaman, Sr.
Renee M. McCaman
Debtors

Case No. 13-40795-kw
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-4

User: lchit
Form ID: 227i

Page 1 of 3
Total Noticed: 32

Date Rcvd: Apr 15, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2013.

db/db tr Ronnie L. McCaman, Sr., Renee M. McCaman, 317 Raymond Avenue, NW, Warren, OH 44483-1155
+Richard G Zellers, Richard G. Zellers & Associates, 3810 Starrs Centre Dr, Canfield, OH 44406-8003
22248551 Bank of America, PO Box 982235, El Paso, Texas 79998-2235
22248555 Cyril Medical Associates, 5901 Mahoning Avenue, NW, Warren, Ohio 44483-1171
22248554 Cyril Medical Associates, 5901 Mahoning Avenue, NW, Warren, OH 44483-1171
22248558 First Tennessee, PO Box 2351, Memphis, TN 38101-2351
22248559 Kawasaki / Capital One, PO Box 5893, Carol Stream, IL 60197-5893
22248560 +Kawasaki / Capital One, 86 Christiana Road, New Castle, Delaware 19720-3118
22248562 +LVNV c/o Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
22248563 One Main Financial, 4021 Youngstown Road, SE, Warren, Ohio 44484-3370
22248564 OneMain Financial, Attn: Bankruptcy Dep, PO Box 140489, Irving, Texas 75014-0489
22248566 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
22248565 +PNC Bank, One Financial Parkway, Z1-YB43-02-1, Kalamazoo, Michigan 49009-8002
22248567 +PYOD, LLC, c/o Convergent Outsourcing, Inc., 10750 Hammerly Blvd., #200, Houston, TX 77043-2317
22248568 Seven Seventeen Credit Union, 3181 Larchmont Avenue, NE, Warren, Ohio 44483-2498
22248569 +St. Joseph Health Center, 667 Eastland Avenue SE, Warren, Ohio 44484-4531
22248570 St. Joseph Health Center c/o Revenue Gro, 3700 East Park Drive, Suite 240, Beachwood, Ohio 44122-4343
22248571 +St. Vincent Charity Medical, 2351 East 22nd Street, Cleveland, Ohio 44115-3197
22248572 +St. Vincent Charity Medical Center, 2351 East 22nd Street, Cleveland, Ohio 44115-3197
22248573 St. Vincent Charity Medical Center c/o J, 2022 Center Ridge Road, Suite 370, Rocky River, OH 44116
22248574 Suzuki / Capital One, PO Box 5893, Carol Stream, IL 60197-5893
22248575 +Suzuki / Capital One, 86 Christiana Road, New Castle, DE 19720-3118
22248576 +Trumbull County Treasurer, 160 High Street, NW, Warren, Ohio 44481-1090
22248577 +Unifund CCR, PO Box 42730, Cincinnati, OH 45242-0730
22248578 +Unifund CCR c/o David Bader, PO Box 42348, Cincinnati, OH 45242-0348
22248579 Vericrest Financial, PO Box 24610, Oklahoma City, Oklahoma 73124-0610

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: timgeorge@timgeorgelaw.com Apr 15 2013 22:26:57 Timothy F. George,

Atty. Tim George & Associates Co., LPA, 1029 Youngstown-Warren Rd., Niles, OH 44446
22248550 EDI: GMACFS.COM Apr 15 2013 22:03:00 Ally, PO Box 380902, Bloomington, Minnesota 55438-0902
22248552 EDI: CAPITALONE.COM Apr 15 2013 22:03:00 Capital One, PO Box 30285, Salt Lake City, Utah 84130-0285
22248556 EDI: RCSDELL.COM Apr 15 2013 22:03:00 Dell Financial Services, 12234 N IH 35, Austin, Texas 78753-1705
22248557 EDI: RCSDELL.COM Apr 15 2013 22:03:00 Dell Preferred Account, PO Box 81577, Austin, TX 78708-1577
22248561 +EDI: RESURGENT.COM Apr 15 2013 22:03:00 LVNV, PO Box 10497, Greenville, South Carolina 29603-0497
22248567 +EDI: CONVERGENT.COM Apr 15 2013 22:03:00 PYOD, LLC, c/o Convergent Outsourcing, Inc., 10750 Hammerly Blvd., #200, Houston, TX 77043-2317

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

22248553* Capital One, PO Box 30285, Salt Lake City, Utah 84130-0285

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

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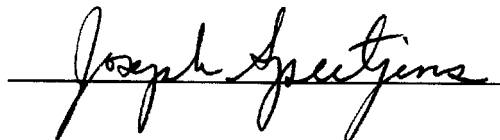
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2013 at the address(es) listed below:

Richard G Zellers	RGZTRUSTEE@CS.COM, MDG3810@CS.COM;oh10@ecfcbis.com
Timothy F. George	on behalf of Debtor Renee M. McCaman timgeorge@timgeorgelaw.com
Timothy F. George	on behalf of Debtor Ronnie L. McCaman, Sr. timgeorge@timgeorgelaw.com
TOTAL: 3	

United States Bankruptcy Court for the Northern District of Ohio**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on April 12, 2013. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

Case Information**Case Number:** 13-40795-kw**Debtor(s):**

Ronnie L. McCaman Sr.
317 Raymond Avenue, NW
Warren, OH 44483-1155

Renee M. McCaman
317 Raymond Avenue, NW
Warren, OH 44483-1155

Other names used by the Debtor(s) in the last 8 years:

**Last Four Digits of Debtor's Social Security Number or
Individual Taxpayer ID Number (ITIN)/Complete EIN:**

xxx-xx-2948

xxx-xx-7968

Attorney for Debtor:

Timothy F. George
Atty. Tim George & Associates Co., LPA
1029 Youngstown-Warren Rd.
Niles, OH 44446
Telephone number: 330-652-8000

Bankruptcy Trustee:

Richard G Zellers
Richard G. Zellers & Associates
3810 Starrs Centre Dr
Canfield, OH 44406
Telephone number: (330) 702-0780

Meeting of Creditors

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

Date: May 28, 2013**Time:** 11:00 AM**Location:** Federal Building, 10 East Commerce St., 341 Meeting Room, 3rd Floor, Youngstown, OH 44503

Presumption of Abuse under 11 U.S.C. § 707(b)
See "Presumption of Abuse" on the other side of this notice.

The presumption of abuse does not arise.

Deadlines

Papers must be received by the bankruptcy clerk's office by the stated deadline.

Deadline to File a Proof of Claim: *Please do not file a proof of claim unless you receive a notice to do so.*

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: July 29, 2013

Deadline to Object to Exemptions: 30 days after the *conclusion* of the meeting of creditors.

Address of the Bankruptcy Court Clerk's Office:

U.S. Bankruptcy Court
Federal Building & US Courthouse
10 East Commerce Street
Youngstown, OH 44503

For the Court:

Clerk of the Bankruptcy Court:
Kenneth J. Hirz

Date: April 15, 2013

Refer to Other Side of this Notice for Important Explanations

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case:

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

Creditors Generally May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

Presumption of Abuse:

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

Meeting of Creditors:

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

Claims:

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

Do not include this notice with any proof of claim or other filing you submit to the court.

Discharge of Debts:

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

Exempt Property:

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

Bankruptcy Clerk's Office:

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at www.ohnb.uscourts.gov, including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

Legal Advice:

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side of this Notice for Important Deadlines and Notices